

Information to identify the case:

Debtor 1	Maurice J Jackson	Social Security number or ITIN	xxx-xx-3041
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 23-20444-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maurice J Jackson

2/13/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maurice J Jackson
Debtor

Case No. 23-20444-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 13, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2024:

Recip ID	Recipient Name and Address
db	+ Maurice J Jackson, 26 Meeker Avenue, Edison, NJ 08817-5203
520076420	+ Edison Utility Collector, 100 Municipal Blvd., Edison, NJ 08817-3302
520105023	IGS USB VII, POB 931591, Atlanta, GA 31193-1591
520076415	+ Jill M Tompkins, 136 Gaither Drive, Ste. 100, Middlesex Cty. Superior Court, Mt. Laurel, NJ 08054-1725
520076423	+ Market USA FCU, 8871 Forman Rd., Ste. 100, Laurel, MD 20723-5877
520076417	+ NJ E-Z Pass, 725 Canton Street, Norwood, MA 02062-2609
520076421	+ Opum, POB 95000-7510, Philadelphia, PA 19195-0001
520076412	+ Welchert Financial Svcs., POB 653, Lake Zurich, IL 60047-0653

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 13 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520076426	+ EDI: CITICORP	Feb 14 2024 01:47:00	Best Buy.CBNA, POB 6497, Sioux Falls, SD 57117-6497
520076425	+ EDI: CAPITALONE.COM	Feb 14 2024 01:47:00	Capital One, POB 31293, Salt Lake City, UT 84131-0293
520076414	+ EDI: CCS.COM	Feb 14 2024 01:47:00	Credit Collection Svcs., 725 Canton Street, Norwood, MA 02062-2679
520076416	+ Email/Text: taxcollector@edisonnj.org	Feb 13 2024 21:04:00	Edison Sewer Collector, 100 Municipal Blvd., Edison, NJ 08817-3399
520076422	^ MEBN	Feb 13 2024 20:57:46	Greensky, POB 2153, Birmingham, AL 35287-0002
520105024	Email/Text: collections@igs.com	Feb 13 2024 21:05:00	IGS Energy, 6100 Emerald Parkway, Dublin, OH 43016
520076419	^ MEBN	Feb 13 2024 20:57:38	PSE&G, POB 14444, New Brunswick, NJ 08906-4444
520076424	+ Email/Text: netcreditbnc@enova.com	Feb 13 2024 21:05:13	Republic Bank/Net Credit, 175 West Jackson Blvd., Ste. 1000, Chicago, IL 60604-2863
520076413	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 13 2024 21:03:00	Toyota Motor Credit, POB 9786, Cedar Rapids, IL 52409-0004

TOTAL: 11

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 13, 2024

Form ID: 318

Total Noticed: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520076418		Phillip & Cohen Assoc., LTD, 1002 Justison Street, Mail Stop 572

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2024 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Weichert Financial Services dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3